

**STATE OF MICHIGAN  
DEPARTMENT OF LABOR & ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE SERVICES**

**Before the Commissioner of the Office of Financial and Insurance Services**

**In the Matter of:**

**William C. Phillips  
d/b/a Integrity Financial  
d/b/a Urban Mortgage Services,**

**Enforcement Case No. 05-3593**

**License No.: FL-2351**

**Respondent.** /

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Issues and Entered,  
This 17<sup>th</sup> day of July, 2006,  
By Richard D. Lavolette,  
Chief Deputy Commissioner

**CONSENT ORDER REVOKING  
MORTGAGE BROKER AND LENDER LICENSE**

Based upon the Stipulation to Entry of Consent Order and the files and records of the Office of Financial and Insurance Services ("OFIS") in this matter, the Commissioner FINDS and CONCLUDES that:

1. The Commissioner has jurisdiction and authority to adopt and issue this Consent Order in this proceeding, pursuant to the Michigan Administrative Procedures Act of 1969 ("MAPA"), as amended, MCL 24.201 *et seq.*, and the Mortgage Brokers, Lenders, and Servicers Licensing Act ("MBLSLA"), 1987 PA 173, as amended, MCL 445.1651 *et seq.*
2. All required notices have been issued in this case, and the notices and service thereof were appropriate and lawful in all respects.
3. Acceptance of the parties' Stipulation to Entry of Consent Order is reasonable and in the public interest.
4. All applicable provisions of MAPA have been met.

5. William C. Phillips d/b/a Integrity Financial d/b/a Urban Mortgage Services ("Respondent") violated MCL 445.1652(4), MCL 445.1655, MCL 1671(1)-(2), MCL 445.1672(a)-(b), and MCL 493.52(1).

NOW THEREFORE, based upon the parties' Stipulation to Entry of Consent Order and the facts surrounding this case, IT IS ORDERED THAT:

1. The Stipulation to Entry of Consent Order submitted by the parties to the Chief Deputy Commissioner is hereby ACCEPTED.
2. Respondent shall CEASE AND DESIST from violating MCL 445.1652(4), MCL 445.1655, MCL 1671(1)-(2), MCL 445.1672(a)-(b), and MCL 493.52(1).
3. Respondent's first mortgage broker and lender license issued pursuant to provisions of the MBLSLA shall be and hereby is REVOKED.
4. Respondent shall immediately deliver to OFIS its original mortgage broker and lender license certificate.
5. The Commissioner specifically retains jurisdiction over the matters contained herein and has the authority to issue such further order(s) as she shall deem just, necessary and appropriate in accordance with the provisions of the MBLSLA and SMLA. Failure to abide by the terms and conditions of the Stipulation to Entry of Consent Order and this Order, may result in the commencement of additional proceedings.

IT IS SO ORDERED.

  
Richard D. Lavolette  
Chief Deputy Commissioner